

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

BRYAN J TORRES

Case No. 09-40860

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2009.
- 2) The plan was confirmed on 02/19/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/28/2010, 10/18/2011.
- 5) The case was dismissed on 11/18/2011.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,525.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,642.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$9,642.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,354.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$519.88
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,873.88**

Attorney fees paid and disclosed by debtor: \$1,146.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED INTERSTATE	Unsecured	623.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Unsecured	10,752.00	10,752.19	10,752.19	2,857.55	0.00
ARMOR SYSTEMS CORP	Unsecured	140.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Secured	21,542.00	21,541.58	0.00	0.00	0.00
BAC HOME LOANS SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	189.00	NA	NA	0.00	0.00
COOK COUNTY ACCEPTANCE CORP	Unsecured	2,000.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	170.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	391.00	391.00	391.00	96.39	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	711.01	711.01	711.01	175.27	0.00
FIRST AMERICAN BANK	Unsecured	1,369.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	500.00	NA	NA	0.00	0.00
ICS INC	Unsecured	158.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	478.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	110.00	162.24	162.24	33.16	0.00
LAKE COUNTY COLLECTOR	Secured	381.98	0.00	0.00	0.00	0.00
LIGHHOUSE FINANCIAL GROUP	Unsecured	NA	6,744.19	6,744.19	1,792.37	0.00
LIGHHOUSE FINANCIAL GROUP	Secured	375.00	375.00	375.00	375.00	15.08
NCA	Unsecured	321.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	763.00	NA	NA	0.00	0.00
PEMBROKE CONDO ASSOC	Secured	1,293.00	1,293.00	1,293.00	1,242.56	61.77
PEMBROKE CONDO ASSOC	Unsecured	NA	234.31	234.31	57.76	0.00
SENX SERVICES	Unsecured	149.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	NA	232.20	232.20	61.71	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$375.00	\$375.00	\$15.08
All Other Secured	\$1,293.00	\$1,242.56	\$61.77
<b>TOTAL SECURED:</b>	<b>\$1,668.00</b>	<b>\$1,617.56</b>	<b>\$76.85</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,227.14</b>	<b>\$5,074.21</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,873.88</u>
Disbursements to Creditors	<u>\$6,768.62</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,642.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/23/2012

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.